



DEPARTMENT OF THE TREASURY  
INTERNAL REVENUE SERVICE  
WASHINGTON, D.C. 20224

OFFICE OF THE CHIEF COUNSEL

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Attention:

Dear Representative Posey:

I'm responding to your October 6, 2023 inquiry on behalf of one of your constituents. They asked why we tax Social Security benefits according to IRS Publication 915, *Social Security and Equivalent Railroad Retirement Benefits*, instead of the tax tables provided in Publication 15-T, *Federal Income Tax Withholding Methods*.

Employers use Publication 15-T to figure the amount of federal income tax to withhold from their employees' wages. Unlike wages only a portion of your Social Security benefits may be taxable depending on your other income. Therefore, they are not subject to the federal income tax withholding requirements described in Publication 15-T.

However, the Internal Revenue Code allows recipients to voluntarily withhold at rates of 7%, 10%, 12%, and 22%. Voluntary withholding allows recipients to avoid a substantial or burdensome tax liability at year-end. Social Security recipients may also make quarterly estimated income tax payments to avoid an underpayment penalty when filing their tax return. We have a tool on our website at, <http://www.irs.gov/help/ita/are-my-social-security-or-railroad-retirement-tier-1-benefits-taxable>. This tool can assist taxpayers in determining how much of their Social Security benefits are taxable.

We hope this information is helpful. If you have any questions, please contact me or , general attorney, of my staff at .

Sincerely,

/s/ Jason Healey  
Jason Healey, Branch Chief, Employment Taxes  
Office of Associate Chief Counsel

CONEX-120581-23

2

(Employee Benefits, Exempt Organizations, and  
Employment Taxes)